

Please complete this form in BLOCK CAPITALS and in black ink

## 1. Personal details

Title Mr  Mrs  Miss  Ms  Other   (please specify)

First Name

Middle name(s)

Surname

Date of birth  Nationality  No. of dependants

Address line 1

Address line 2

Address line 3

Address line 4 OR overseas country

Postcode

Date of entry to this address

Contact number

Email Address  NI Number

Residential status Home owner  Renting  Living with parents  Other

Relationship status Single  Living with partner  Married/In a civil partnership

Widowed/Surviving civil partner  Divorced/Dissolved/Separated

If you have been at the above address for less than 3 years, please detail your previous addresses below:

Address line 1

Address line 2

Address line 3

Address line 4 OR overseas country

Postcode

Date of entry to this address

Address line 1

Address line 2

Address line 3

Address line 4 OR overseas country

Postcode

Date of entry to this address

**1. Personal details (continued)**

Occupation

Name of employer

Annual salary £  Date employment commenced

**2. Spouse/Partner details**

Title Mr  Mrs  Miss  Ms  Other   (please specify)

First Name

Middle name(s)

Surname

Date of birth  Nationality

Contact number

Email Address  NI Number

Occupation

Name of employer

Annual salary £  Date employment commenced

**3. Monthly income and expenditure breakdown (please complete in full)**

<b>Income</b>		<b>Expenditure</b>	
Net drawings/salary	£ <input type="text"/>	Mortgage/Rent	£ <input type="text"/>
Spouse/Partner's net salary	£ <input type="text"/>	Life assurance/Pension	£ <input type="text"/>
State benefits (e.g. child benefit)	£ <input type="text"/>	Utilities, Water, Gas, etc	£ <input type="text"/>
Investment income	£ <input type="text"/>	Council tax payments	£ <input type="text"/>
Rental income	£ <input type="text"/>	Insurance, Buildings/Content	£ <input type="text"/>
Any other regular income	£ <input type="text"/>	Petrol/car maintenance	£ <input type="text"/>
		Car insurance/road tax	£ <input type="text"/>
		Food and clothing	£ <input type="text"/>
		Other loans/HP/credit cards	£ <input type="text"/>
		Entertainment/subscriptions	£ <input type="text"/>
		Other expenditure	£ <input type="text"/>
<b>Total monthly income</b>	£ <input type="text"/>	<b>Total monthly expenditure</b>	£ <input type="text"/>

**4. Other personal liabilities** – whether taken solely in your name or jointly with others, but excluding mortgage(s).

All credit and store cards to be entered here, including personal loans and hire purchase.

Name of lender/Source of finance	<input type="text"/>		
Type of loan/funding (e.g. HP/leasing)	<input type="text"/>		
Amount outstanding	£ <input type="text"/>	Monthly instalments	£ <input type="text"/>
Credit limit (if applicable)	£ <input type="text"/>	Final repayment year (if applicable)	<input type="text"/>

Name of lender/Source of finance	<input type="text"/>		
Type of loan/funding (e.g. HP/leasing)	<input type="text"/>		
Amount outstanding	£ <input type="text"/>	Monthly instalments	£ <input type="text"/>
Credit limit (if applicable)	£ <input type="text"/>	Final repayment year (if applicable)	<input type="text"/>

Name of lender/Source of finance	<input type="text"/>		
Type of loan/funding (e.g. HP/leasing)	<input type="text"/>		
Amount outstanding	£ <input type="text"/>	Monthly instalments	£ <input type="text"/>
Credit limit (if applicable)	£ <input type="text"/>	Final repayment year (if applicable)	<input type="text"/>

Name of lender/Source of finance	<input type="text"/>		
Type of loan/funding (e.g. HP/leasing)	<input type="text"/>		
Amount outstanding	£ <input type="text"/>	Monthly instalments	£ <input type="text"/>
Credit limit (if applicable)	£ <input type="text"/>	Final repayment year (if applicable)	<input type="text"/>

Name of lender/Source of finance	<input type="text"/>		
Type of loan/funding (e.g. HP/leasing)	<input type="text"/>		
Amount outstanding	£ <input type="text"/>	Monthly instalments	£ <input type="text"/>
Credit limit (if applicable)	£ <input type="text"/>	Final repayment year (if applicable)	<input type="text"/>

Name of lender/Source of finance	<input type="text"/>		
Type of loan/funding (e.g. HP/leasing)	<input type="text"/>		
Amount outstanding	£ <input type="text"/>	Monthly instalments	£ <input type="text"/>
Credit limit (if applicable)	£ <input type="text"/>	Final repayment year (if applicable)	<input type="text"/>

**Total monthly instalments**      £

**5. Personal guarantees**

Who was the guarantee granted for?

Purpose of the guarantee

Amount £

Who was the guarantee granted for?

Purpose of the guarantee

Amount £

**6. Personal assets – please complete the details below**

**6.1 Main residence**

Estimated present value	£ <input type="text"/>	Mortgage outstanding	£ <input type="text"/>
The property is owned: Solely	<input type="checkbox"/> <b>OR</b> Jointly <input type="checkbox"/>	Is the property let?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of lender(s)	<input type="text"/>		
Term remaining	<input type="text"/> years <input type="text"/> months	Repayment method	<input type="text"/>
Monthly rental income	£ <input type="text"/>	Monthly payment	£ <input type="text"/>

**6.2 Other property (1)**

Estimated present value	£ <input type="text"/>	Mortgage outstanding	£ <input type="text"/>
The property is owned: Solely	<input type="checkbox"/> <b>OR</b> Jointly <input type="checkbox"/>	Is the property let?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of lender(s)	<input type="text"/>		
Term remaining	<input type="text"/> years <input type="text"/> months	Repayment method	<input type="text"/>
Monthly rental income	£ <input type="text"/>	Monthly payment	£ <input type="text"/>

**6.3 Other property (2)**

Estimated present value	£ <input type="text"/>	Mortgage outstanding	£ <input type="text"/>
The property is owned: Solely	<input type="checkbox"/> <b>OR</b> Jointly <input type="checkbox"/>	Is the property let?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of lender(s)	<input type="text"/>		
Term remaining	<input type="text"/> years <input type="text"/>	Repayment method	<input type="text"/>
Monthly rental income	£ <input type="text"/>	Monthly payment	£ <input type="text"/>

**6.4 Other property (3)**

Estimated present value	£	<input type="text"/>	Mortgage outstanding	£	<input type="text"/>
The property is owned: Solely	<input type="checkbox"/>	<b>OR</b>	Jointly	<input type="checkbox"/>	Is the property let? Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of lender(s)	<input type="text"/>				
Term remaining	<input type="text"/>	years	<input type="text"/>	months	Repayment method <input type="text"/>
Monthly rental income	£	<input type="text"/>	Monthly payment	£	<input type="text"/>

**6.5 Other property (4)**

Estimated present value	£	<input type="text"/>	Mortgage outstanding	£	<input type="text"/>
The property is owned: Solely	<input type="checkbox"/>	<b>OR</b>	Jointly	<input type="checkbox"/>	Is the property let? Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of lender(s)	<input type="text"/>				
Term remaining	<input type="text"/>	years	<input type="text"/>	months	Repayment method <input type="text"/>
Monthly rental income	£	<input type="text"/>	Monthly payment	£	<input type="text"/>

**6.6 Other property (5)**

Estimated present value	£	<input type="text"/>	Mortgage outstanding	£	<input type="text"/>
The property is owned: Solely	<input type="checkbox"/>	<b>OR</b>	Jointly	<input type="checkbox"/>	Is the property let? Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of lender(s)	<input type="text"/>				
Term remaining	<input type="text"/>	years	<input type="text"/>	months	Repayment method <input type="text"/>
Monthly rental income	£	<input type="text"/>	Monthly payment	£	<input type="text"/>

**7. Other personal assets**

Cash deposits	<input type="text"/>	
Name of Bank/Building Society	<input type="text"/>	
Quoted shares	<input type="text"/>	
Life policy(ies) (surrender value)	<input type="text"/>	Death cover <input type="text"/>
Other	<input type="text"/>	Please specify <input type="text"/>

## 8. Credit reference and fraud prevention agencies

Watts Commercial Finance and/or Lenders may obtain information about you from credit reference agencies and fraud prevention agencies to check your credit status and identity. The agencies will record Watts Commercial Finance / Lender enquiries which may be seen by other companies who make their own credit enquiries. Lenders may use credit scoring.

Your information may be linked to, and your application assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association.

- Lenders will check your details with fraud prevention agencies.
- If you provide false or inaccurate information and they suspect fraud, they will record this.
- Lenders and other organisations may use these records to:
  - Help make decisions about credit and credit related services for you and members of your household;
  - Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household;
  - Trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;
  - Check your identity to prevent money laundering, unless you furnish them with satisfactory proof of identity.

## 9. Personal and business financial history

Please answer on both a personal and business basis. With regards to the business, you must declare any financial issues for any business you are associated with.

<b>Have you or your business ever:</b>	<b>Applicant</b>		<b>Spouse / Partner</b>	
Been bankrupt / sequestrated	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Failed to maintain repayments on a mortgage, credit card or other financial arrangement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Had a county court judgement (CCJ) for debt registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Had an application for credit refused?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Had a property repossessed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has the business ever made arrangements with creditors to repay a reduced amount in full settlement of a debt (including a CVA)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have answered 'Yes' to any of the above questions, please give brief details here:

**10. Political Exposure**

A Politically Exposed Person (PEP) is described as an individual who is entrusted with a prominent public function. This means heads of state, leaders of governments, ministers, members of parliament, senior figures in political parties, members of supreme courts or other high-level judicial bodies, those in senior positions at central banks, ambassadors or charges d'affaires, high ranking officers in the armed forces, and senior figures in state-owned enterprises or international organisations.

Have you ever been recognised as or associated to a Politically Exposed Person (PEP)?

**Applicant**

Yes  No

**Spouse / Partner**

Yes  No

**11.  Giving your consent**

By signing this application you are agreeing that Watts Commercial Finance and associated lenders may use your information in the way described on this form and in our Privacy notice.

**12. Declaration and signature(s)**

I / We confirm the information given is true to the best of our information, knowledge and belief.

Customer signature(s)

**Applicant**

Name (in full) \_\_\_\_\_

Date \_\_\_\_\_

**Spouse / Partner**

Name (in full) \_\_\_\_\_

Date \_\_\_\_\_